

STATE OF MARYLAND
MONTGOMERY
COUNTY OF ~~FREDERICK~~ FREDERICK, TO-WIT:

I hereby certify that on this 14th day of December, 1981, before me, the subscriber, a Notary Public of the State and County aforesaid, personally appeared Helen J. Fread, who acknowledged himself to be Assistant Vice President of Government Services Savings and Loan, Inc., a Stock Corporation of the State of Maryland, and acknowledged the foregoing Substitution Agreement to be his corporate act and deed.

Leslie A. Ragovska
Notary Public

My Commission expires: July 1, 1982.

Filed Jan 12, 1982

REC'D FEE 9.00
10:03 #
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#12/31/81